

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

- B<sup>1</sup>
- 1                    1.        (currently amended) A computer implemented method of transferring  
2 funds from one online account to another, the method comprising the steps of:  
3                    opening a first online account in response to a request from a first user to open the first  
4 account, including:  
5                    receiving credit card account information from the first user;  
6                    establishing a connection with a server associated with the credit card account; and  
7                    transferring funds from the credit card account to the first account;  
8                    receiving a transfer request from ~~a first~~ the first user, the transfer request  
9 including an amount of funds for transfer from ~~a first~~ the first online account associated with the  
10 first user and identification information for a recipient of the funds, the identification information  
11 including an electronic message address for the recipient;  
12                    automatically sending an electronic message to the recipient using the electronic  
13 message address, the electronic message indicating that funds are ready for transfer to the  
14 recipient;  
15                    receiving a response from the recipient accepting or rejecting the transfer of  
16 funds; [[and]]  
17                    transferring said amount of funds from the first account to a second account  
18 associated with the recipient if the response indicates acceptance; and  
19                    receiving credit card account information from the recipient;  
20                    establishing a connection with a server associated with the credit card account; and  
21                    transferring funds from the second account to the credit card account in response to a  
22 withdrawal request received from the recipient.
- 1                    2.        (original) The method of claim 1, wherein the electronic message address  
2 is an e-mail address, and wherein the electronic message is an e-mail message.

1                   3.       (original) The method of claim 1, wherein the electronic message address  
2 includes a user ID associated with the recipient, and wherein the step of automatically sending an  
3 electronic message includes initiating an instant message session with the recipient based on the  
4 user ID.

1                   4.       (original) The method of claim 1, wherein the response includes a request  
2 by the recipient to open an account, and wherein the method further includes the step of opening  
3 the second account for the recipient.

1                   5.       (original) The method of claim 1, wherein the response from the recipient  
2 includes information identifying the second account.

1                   6.       (original) The method of claim 1, wherein the transfer request further  
2 includes a request for identity confirmation, and wherein the response from the recipient includes  
3 identity information responsive to the request for identity confirmation, the method further  
4 including the steps of:  
5                   automatically sending the identity information to the first user; and  
6                   receiving from the first user an acceptance or a rejection of the identity information;  
7                   wherein funds are transferred only if an acceptance is received from the first user.

1                   7.       (original) The method of claim 6, wherein the request for identity  
2 confirmation includes a query, and wherein the identity information from the recipient includes  
3 an answer to the query.

1                   8.       (canceled)

1                   9.       (canceled)

1                   10.     (canceled)

1                   11.     (original) The method of claim 1, wherein the method is implemented in a  
2 host server, and wherein the electronic message includes a URL link to the host server.

1 12-42. (canceled)

1 43. (original) A computer implemented method of transferring funds between  
2 user online accounts in a computer network, the method comprising the steps of:  
3 receiving registration information from a first user for establishing a first online account,  
4 the registration information including a physical mailing address;  
5 setting a transaction limit on the first account to a first value; thereafter  
6 receiving a confirmation code from the first user, wherein the confirmation code confirms that  
7 the physical mailing address is a valid address; and thereafter  
8 increasing the transaction limit on the first online account to a second value.

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1 44. (original) The method of claim 43, further comprising the step of:  
2 causing the confirmation code to be sent to the physical mailing address.

1 45. (original) The method of claim 43, wherein the second value is selected  
2 by the first user.

1 46. (original) The method of claim 43, wherein the physical mailing address  
2 is associated with a billing address for one of a credit card account and an ATM check card  
3 account.

1 47. (previously presented) The method of claim 43, wherein the registration  
2 information and confirmation code are received from the first user over the Internet

1 48. (previously presented) A computer implemented method of transferring  
2 funds from one online account to another, the method comprising the steps of:  
3 receiving a transfer request from a first user, the transfer request including an amount of  
4 funds for transfer from a first online account associated with the first user and identification  
5 information for a recipient of the funds, the identification information including an electronic  
6 message address for the recipient;

7 automatically sending an electronic message to the recipient using the electronic message  
8 address, the electronic message indicating that funds are ready for transfer to the recipient;  
9 receiving a response from the recipient accepting or rejecting the transfer of funds;  
10 transferring said amount of funds from the first account to a second account  
11 associated with the recipient if the response indicates acceptance;  
12 receiving credit card account information from the recipient;  
13 establishing a connection with a server associated with the credit card account;  
14 and  
15 transferring funds from the second account to the credit card account in response  
16 to a withdrawal request received from the recipient.

B 1 49. (new) The method of claim 48, wherein the electronic message address is  
2 an e-mail address, and wherein the electronic message is an e-mail message.

B 1 50. (new) The method of claim 48, wherein the electronic message address  
2 includes a user ID associated with the recipient, and wherein the step of automatically sending an  
3 electronic message includes initiating an instant message session with the recipient based on the  
4 user ID.

1 51. (new) The method of claim 48, wherein the response includes a request  
2 by the recipient to open an account, and wherein the method further includes the step of opening  
3 the second account for the recipient.

1 52. (new) The method of claim 48, wherein the response from the recipient  
2 includes information identifying the second account.

1 53. (new) The method of claim 48, wherein the transfer request further  
2 includes a request for identity confirmation, and wherein the response from the recipient includes  
3 identity information responsive to the request for identity confirmation, the method further  
4 including the steps of:  
5 automatically sending the identity information to the first user; and

6 receiving from the first user an acceptance or a rejection of the identity information;  
7 wherein funds are transferred only if an acceptance is received from the first user.

1 54. (new) The method of claim 53, wherein the request for identity  
2 confirmation includes a query, and wherein the identity information from the recipient includes  
3 an answer to the query.

1 55. (new) The method of claim 48, wherein the method is implemented in a  
2 host server, and wherein the electronic message includes a URL link to the host server.

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